

DIFFERENCE IN TOTAL PRIVATE MASSACHUSETTS MEDICARE PLAN MEMBERSHIP BETWEEN 2004 AND 2005

**Medicare Supplement and Medicare HMO Plans
Total Members**

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	55,937	57,772	1,835
Individual	307,772	304,637	(3,135)
Total	363,709	362,409	(1,300)

**Medicare Supplement and Medicare HMO Plans
Members with Unlimited Drug Coverage**

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	50,036	55,291	5,255
Individual	39,451	37,758	(1,693)
Total	89,487	93,049	3,562

Medicare Supplement Plans

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	14,107	14,863	756
Individual	182,217	181,732	(485)
1. Policies issued pre-1995	13,531	12,594	(937)
2. Policies issued post-1994	168,686	169,138	452
a. Medicare Supplement Core ¹	7,859	9,159	1,300
b. Medicare Supplement 1	127,753	129,213	1,460
c. Medicare Supplement 2	33,074	30,766	(2,308)
Total	196,324	196,595	271

**Medicare Supplement Plans
Members with Unlimited Drug Coverage**

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	12,691	13,165	474
Individual	38,691	37,131	(1,560)
1. Policies issued pre-1995	3,684	3,217	(467)
2. Policies issued post-1994	35,007	33,914	(1,093)
a. Medicare Supplement Core ¹	1,933	3,148	1,215
b. Medicare Supplement 1	0	0	-
c. Medicare Supplement 2	33,074	30,766	(2,308)
Total	51,382	50,296	(1,086)

Medicare HMO Plans

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	41,830	42,909	1,079
Individual	125,555	122,905	(2,650)
1. Medicare Advantage ²	124,795	122,137	(2,658)
2. Medicare Advantage PPO ³	0	141	141
3. Medicare Wraparound	760	627	(133)
Total	167,385	165,814	(1,571)

**Medicare HMO Plans
Members with Unlimited Drug Coverage**

	2004	2005	Change 2004-2005
Group (Retirees of Union/Employer Plans)	37,345	42,126	4,781
Individual	760	627	(133)
1. Medicare Advantage ²	0	0	-
2. Medicare Advantage PPO ³	0	0	-
3. Medicare Wraparound	760	627	(133)
Total	38,105	42,753	4,648

¹ Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA") began offering an alternate innovative benefits rider with its Medicare Supplement Core Policy in 2004.

The Medex Core Plus Rider offers prescription drug benefits with an unlimited generic drug coverage but with a \$150 limit on brand name drugs per calendar quarter.

² The program was formerly named Medicare+Choice. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 ("MMA") renamed the program Medicare Advantage ("MA").

³ Medicare approved Preferred Provider Organization (PPO) which includes a network of doctors, hospitals, and other health care providers that agrees to give care in return for a set monthly payment from Medicare. The PPO option allows members to use doctors and hospitals outside the plan for an extra out-of-pocket cost.